

Date signed February 20, 2004



*Paul Mannes*

PAUL MANNES  
U. S. BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
at Greenbelt**

IN RE:	:	
	:	
TERMIA LYNORE BROWN-WRIGHT	:	Case No. 03-20374PM
a/k/a TERMIA LYNORE BROWN	:	Chapter 7
	:	
Debtor	:	
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**MEMORANDUM TO THE PARTIES**

A Reaffirmation Agreement between the Debtor, Termia L. Brown-Wright, and Household Automotive Finance Corporation came before the court on February 18, 2004. The court was hesitant to approve the Agreement, because it did not state the amount said to be owed to Household Automotive Finance Corporation nor whether the Debtor was current on payments said to be due on the 2001 Dodge Stratus. In addition, the interest charge of 23.95% appears extraordinary. The court will keep the record open for sixty (60) days so that the parties may supplement the record, should they choose to do so.

cc:

Termia L. Brown-Wright, 540 Largo Center Drive, No. 207, Upper Marlboro, MD 20774  
Household Automotive Finance Corporation

(1) Attn: Eric M. Ramsey, P.O. Box 17906, San Diego, CA 92177

(2) c/o Eric M. Ramsey, Ramsey Law Firm PC, P.O. Box 200187, Arlington, TX 76006

(3) c/o The Corporation Trust Incorporated, 300 East Lombard Street, Baltimore, MD 21202  
Steven H. Greenfeld, Trustee, 5028 Wisconsin Avenue, N.W., Suite 300, Washington, DC 20016

**End of Order**